

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GAIL Y. FORD

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-21863

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
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TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/17/2020 and confirmed on 7/14/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		158,827.02
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		158,827.02

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,250.00	
Trustee Fee	8,037.44	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,287.44

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR Acct: 6351	0.00	83,425.10	0.00	83,425.10
	PNC BANK NA Acct: 8749	0.00	11,811.89	0.00	11,811.89
	NATIONSTAR MORTGAGE LLC D/B/A MR Acct: 6351	1,274.35	1,274.35	0.00	1,274.35
	KENNEDY TOWNSHIP (SEWAGE) Acct: S118	103.31	103.31	21.50	124.81
	KENNEDY TOWNSHIP (SEWAGE) Acct: S118	1.55	1.55	0.00	1.55
	GREATER PITTSBURGH FCU Acct: 1000	25,377.05	25,377.05	4,382.98	29,760.03
					126,397.73

Priority					
	DENNIS J SPYRA ESQ Acct:	0.00	0.00	0.00	0.00
	GAIL Y. FORD Acct:	0.00	0.00	0.00	0.00
	DENNIS SPYRA & ASSOCIATES Acct:	3,250.00	3,250.00	0.00	0.00
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXXXXOANS	1,307.72	1,307.72	0.00	1,307.72
					1,307.72

Unsecured					
	DEPARTMENT STORES NATIONAL BANK Acct: 3087	2,024.17	494.06	0.00	494.06
	CAPITAL ONE** Acct: 4282	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 9139	1,131.83	276.26	0.00	276.26
	CHARTWELL Acct: 5844	0.00	0.00	0.00	0.00
	LVNV FUNDING LLC	1,290.84	315.07	0.00	315.07

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0734				
	QUANTUM3 GROUP LLC - AGENT COMEN	2,611.83	637.50	0.00	637.50
	Acct: 2858				
	QUANTUM3 GROUP LLC - AGENT COMEN	1,985.14	484.53	0.00	484.53
	Acct: 2518				
	DE LA TORRE ORTHOTICS & PROSTH	0.00	0.00	0.00	0.00
	Acct: 3066				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 2625				
	DISCOVER STUDENT LOANS++	11,807.87	1,574.34	0.00	1,574.34
	Acct: 0131				
	DOLLAR BANK FSB(*)	0.00	0.00	0.00	0.00
	Acct: 9834				
	CITIBANK NA**	1,469.72	358.73	0.00	358.73
	Acct: 4829				
	JPMORGAN CHASE BANK	4,130.78	1,008.24	0.00	1,008.24
	Acct: 5795				
	JPMORGAN CHASE BANK	3,344.53	816.33	0.00	816.33
	Acct: 5586				
	CAPITAL ONE NA**	3,508.96	856.47	0.00	856.47
	Acct: 0209				
	PNC BANK NA	10,616.84	2,591.36	0.00	2,591.36
	Acct: 7490				
	PNC BANK NA	8,689.30	2,120.88	0.00	2,120.88
	Acct: 9025				
	PNC BANK NA	9,421.06	2,299.49	0.00	2,299.49
	Acct: 4530				
	PRA/PORTFOLIO RECOVERY ASSOC	631.89	154.23	0.00	154.23
	Acct: 9078				
	PRA/PORTFOLIO RECOVERY ASSOC	1,449.27	353.74	0.00	353.74
	Acct: 7409				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 6857				
	SYNCHRONY BANK BY AIS INFOSOURCE	838.22	204.59	0.00	204.59
	Acct: 5648				
	PRA/PORTFOLIO RECOVERY ASSOC	497.11	121.33	0.00	121.33
	Acct: 7422				
	PRA/PORTFOLIO RECOVERY ASSOC	1,555.88	379.76	0.00	379.76
	Acct: 6980				
	PRA/PORTFOLIO RECOVERY ASSOC	247.55	60.42	0.00	60.42
	Acct: 0647				
	PRA RECEIVABLES MANAGEMENT LLC -	4,946.13	1,207.25	0.00	1,207.25
	Acct: 5870				
	PRA/PORTFOLIO RECOVERY ASSOC	1,806.92	441.03	0.00	441.03
	Acct: 9253				
	PRA/PORTFOLIO RECOVERY ASSOC	3,905.50	953.25	0.00	953.25
	Acct: 5901				
	PRA/PORTFOLIO RECOVERY ASSOC	632.61	154.41	0.00	154.41
	Acct: 6300				
	CAPITAL ONE BANK (USA) NA BY AMERIC	5,072.07	1,237.99	0.00	1,237.99
	Acct: 6323				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 4583				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 4583				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 9241				
	UPMC HEALTH SERVICES	765.37	186.81	0.00	186.81
	Acct: 5822				
	UPMC PHYSICIAN SERVICES	1,096.20	267.56	0.00	267.56

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5822				
	UPMC HEALTH SERVICES	0.00	0.00	0.00	0.00
	Acct: 3242				
	QUANTUM3 GROUP LLC - AGENT FOR S/	648.85	158.37	0.00	158.37
	Acct: 3033				
	UPMC PHYSICIAN SERVICES	0.00	0.00	0.00	0.00
	Acct: 5822				
	DUQUESNE LIGHT COMPANY(*)	492.19	120.13	0.00	120.13
	Acct: 9125				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 6300				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES L	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ADDED CREDITOR FOR CALCULATION	0.00	0.00	0.00	0.00
	Acct:				
	DENISE R TURNER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC*	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					19,834.13

TOTAL PAID TO CREDITORS

147,539.58

TOTAL CLAIMED

PRIORITY 1,307.72

SECURED 26,756.26

UNSECURED 86,618.63

Date: 08/26/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

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Debtor(s)

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Movant

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No Repondents.

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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversionment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE